

Information to identify the case:

Debtor 1	Richard Pagan	Social Security number or ITIN	xxx-xx-0614
	First Name Middle Name Last Name	EIN	--
Debtor 2	Maria Pagan	Social Security number or ITIN	xxx-xx-0269
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 19-28529-KCF			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Richard Pagan

Maria Pagan
aka Maria Cristina Pagan

9/11/20

By the court: Kathryn C. Ferguson
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4

United States Bankruptcy Court
District of New JerseyIn re:
Richard Pagan
Maria Pagan
DebtorsCase No. 19-28529-KCF
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
Form ID: 318Page 1 of 2
Total Noticed: 48

Date Rcvd: Sep 11, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 13, 2020.

db/jdb Richard Pagan, Maria Pagan, 61 Dover Rd, Colonia, NJ 07067-3907
 aty +Jonathan Schwalb, Friedman Vartolo LP, 85 Broad St. Ste.501, New York, NY 10004-1734
 cr +SN Servicing Corporation, Friedman Vartolo LLP, 85 Broad Street, Suite 501,
 New York, NY 10004-1734
 cr +SN Servicing Corporation as servicer for U.S. Bank, Friedman Vartolo LLP,
 85 Broad Street, Suite 501, 85 Broad Street, Suite 501, New York, NY 10004-1734
 518486245 +++CAC, 2601 NW EXPRESSWAY STE 100W, OKLAHOMA CITY OK 73112-7217
 (address filed with court: CAC, 2601 NW Expressway Ste 100, Oklahoma City, OK 73112-7295)
 518486251 +FACS/Sterns, 9111 Duke Blvd, Mason, OH 45040-8909
 518486252 +Faloni & Larusso, 175 Fairfield Ave Ste 1-C, West Caldwell, NJ 07006-6415
 518486254 Gardetn Sate Anset., 739 E Main St, Bridgewater, NJ 08807-3339
 518486257 ML Zager atty for MID Atlantic Pathology, 543 Broadway, Monticello, NY 12701-1127
 518576835 Middlesex Emergency Physicians PA, PO Box 1123, Minneapolis MN 55440-1123
 518486258 NJ Div of Labor, PO Box 951, Trenton, NJ 08625-0951
 518486262 PHEAA/FED LOAN SERV, PO Box 60610, Harrisburg, PA 17106-0610
 518486265 RRC, 612 S Gay St, Knoxville, TN 37902-1630
 518486267 SERVICING CORPORATION, 323 5th St, Eureka, CA 95501-0305
 518486259 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,
 TRENTON NJ 08646-0245
 (address filed with court: NJ Division of Taxation, PO Box 281, Trenton, NJ 08695-0281)
 518486268 Specialized Loan Servicing, 8742 Lucent Blvd Ste 300, Highlands Ranch, CO 80129-2386
 518534841 +State of New Jersey - Dept. of Labor, P.O. Box 951, Trenton, NJ 08625-0951
 518486271 THD, PO Box 57117, Sioux Falls, SD 57117
 518604321 +U.S. Bank National Association, Trustee (See 410), c/o Specialized Loan Servicing LLC,
 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386
 518486273 US Dept of Ed, PO Box 530260, Atlanta, GA 30353-0260
 518486244 bill me later, PO Box 105568, Atlanta, GA 30348-5568
 518486253 first american acceptance, 2 Industrial Way W, Eatontown, NJ 07724-2265
 518486264 prssler, felt, warshaw, llp, 7 Entin Rd, Parsippany, NJ 07054-5020
 518486266 rubin & rothman, llc, 178 veterans hwy ste 32, Islandia, NY 11749

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr E-mail/Text: bnc@russotrustee.com Sep 12 2020 01:04:18 Albert Russo,
 Standing Chapter 13 Trustee, CN 4853, Trenton, NJ 08650-4853
 smg E-mail/Text: usanj.njbankr@usdoj.gov Sep 12 2020 01:03:10 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpreregion03.ne.ecf@usdoj.gov Sep 12 2020 01:03:06 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 518486246 EDI: CAPITALONE.COM Sep 12 2020 03:53:00 Capital One, PO Box 30281,
 Salt Lake City, UT 84130-0281
 518486247 +E-mail/PDF: DellBKNotifications@resurgent.com Sep 12 2020 01:10:11 CitiBank,
 12234 NIH 35 Bldg B, Austin, TX 78753-1744
 518486248 E-mail/PDF: DellBKNotifications@resurgent.com Sep 12 2020 01:09:24 Dell Fin Svces,
 PO Box 6403, Carol Stream, IL 60197-6403
 518486249 EDI: HFC.COM Sep 12 2020 03:53:00 Direct Merchants Bank, PO Box 29468,
 Phoenix, AZ 85038-9468
 518564113 +EDI: AIS.COM Sep 12 2020 04:03:00 Directv, LLC, by American InfoSource as agent,
 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
 518486250 E-mail/Text: bknotice@ercbpo.com Sep 12 2020 01:03:20 Enhanced Recovery Corp.,
 8014 Bayberry Rd, Jacksonville, FL 32256-7412
 518486255 EDI: HFC.COM Sep 12 2020 03:53:00 HSBC, PO Box 5253, Carol Stream, IL 60197-5253
 518486256 EDI: IRS.COM Sep 12 2020 03:53:00 Internal Revenue Service, PO Box 24017,
 Fresno, CA 93779-4017
 518486274 EDI: JPMORGANCHASE Sep 12 2020 03:53:00 Washington Mutual/Providian, PO Box 660509,
 Dallas, TX 75266
 518626185 +E-mail/PDF: bankruptcy@ncfsi.com Sep 12 2020 01:09:17 NEW CENTURY FINANCIAL SERVICES, INC.,
 110 SOUTH JEFFERSON RD STE 104, WHIPPANY, NJ 07981-1038
 518486261 EDI: RMSC.COM Sep 12 2020 03:53:00 PC Richard, PO Box 981439, El Paso, TX 79998-1439
 518603083 +E-mail/PDF: resurgentbknofications@resurgent.com Sep 12 2020 01:08:52 PYOD, LLC,
 Resurgent Capital Services, PO Box 19008, Greenville, SC 29602-9008
 518486260 EDI: RMSC.COM Sep 12 2020 03:53:00 Paypal, PO Box 981416, El Paso, TX 79998-1416
 518491539 +EDI: RMSC.COM Sep 12 2020 03:53:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,
 PO Box 41021, Norfolk, VA 23541-1021
 518486270 E-mail/Text: epr@telecheck.com Sep 12 2020 01:04:25 Telecheck, 5251 Westheimer Rd Fl 2,
 Houston, TX 77056-5412
 518486272 EDI: TFSR.COM Sep 12 2020 03:53:00 Toyota Motor Credit, 5005 N River Blvd NE,
 Cedar Rapids, IA 52411-6634
 518486269 EDI: WTRRN BANK.COM Sep 12 2020 04:03:00 Target, PO Box 59317,
 Minneapolis, MN 55459-0317
 518567146 +E-mail/Text: bknotices@snsr.com Sep 12 2020 01:04:09 U.S. Bank Trust National Association,
 Trustee of the Tiki Series III Trust, c/o SN Servicing Corporation, 323 Fifth Street,
 Eureka, CA 95501-0305

District/off: 0312-3

User: admin
Form ID: 318

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Total Noticed: 48

Date Rcvd: Sep 11, 2020

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

518601745 +EDI: AIS.COM Sep 12 2020 04:03:00 Verizon, by American InfoSource as agent,
4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518486275 EDI: WFFC.COM Sep 12 2020 04:03:00 Wells Fargo Financial, PO Box 94498,
Las Vegas, NV 89193-4498
518486263 EDI: PRA.COM Sep 12 2020 04:03:00 portfolio recovery associates llc, PO Box 4115,
Concord, CA 94524-4115
TOTAL: 24

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '++++' were corrected as required by the USPS Locatable Address Conversion System (LACS).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 13, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 11, 2020 at the address(es) listed below:

Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo docs@russotrustee.com
Daniel E. Straffi bktrustee@straffilaw.com,
G25938@notify.cincompass.com/familyclient@straffilaw.com/bktrustee@straffilaw.com/dstraffi@ecf.axiosfs.com
Daniel E. Straffi on behalf of Trustee Daniel E. Straffi bktrustee@straffilaw.com,
G25938@notify.cincompass.com/familyclient@straffilaw.com/bktrustee@straffilaw.com/dstraffi@ecf.axiosfs.com
Denise E. Carlon on behalf of Creditor Towd Point Master Funding Trust 2018-PM22 C01 , U.S. Bank National Association, as Trustee dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Edward Hanratty on behalf of Joint Debtor Maria Pagan
thanratty@centralnewjerseybankruptcylawyer.com, aaguirre@centralnewjerseybankruptcylawyer.com
Edward Hanratty on behalf of Debtor Richard Pagan
thanratty@centralnewjerseybankruptcylawyer.com, aaguirre@centralnewjerseybankruptcylawyer.com
Jonathan C. Schwalb on behalf of Creditor SN Servicing Corporation
bankruptcy@friedmanvartolo.com
Jonathan C. Schwalb on behalf of Creditor SN Servicing Corporation as servicer for U.S. Bank Trust National Association as Tiki Series III Trust bankruptcy@friedmanvartolo.com
Rebecca Ann Solarz on behalf of Creditor Towd Point Master Funding Trust 2018-PM22 C01 , U.S. Bank National Association, as Trustee rsolarz@kmlawgroup.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov
TOTAL: 11